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**UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY**

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In Re.: Bowe, Shanet	:	Chapter 13
Debtor	:	Case No. 18-31277

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**CERTIFICATION**

I, Shanet Bowe, hereby certify:

1. I am the Debtor and make the present certification in opposition to the motion for relief in the above noted matter.
2. The secured creditor Deutsche Bank seeks relief from the automatic stay in the present case as to my home.
3. I am aware that I got caught behind on my payments to the secured creditor.
4. I can explain to the Court the reason why I got caught behind, I don't know if that is of any concern to the Court. Specifically, I tried to pay on my mortgage payments soon after filing, as instructed by my attorney. At the time the mortgage company effectively blocked me from paying.
5. It took a substantial amount of time and several calls before I spoke with a human. I tried explaining to them that I am in bankruptcy and need to be able to make a payment.

6. After several of these attempts I finally did get through to someone and was put in contact with a bankruptcy department but was unable to pay, as they indicated that they cannot accept a payment.

7. I unfortunately did not discuss this with my attorney and at a certain point I admittedly stopped trying.

8. What is of concern to the Court is that I can cure the arrears by way of a modified plan. I instructed my attorney to file an amended plan to work the arrears into the plan.

9. I can, afford to pay for an increased monthly Trustee payment to pay back the arrears.

10. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

/s/ Shanet Bowe  
Shanet Bowe, Debtor

April 8, 2019